

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE  
NASHVILLE TENNESSEE DIVISION**

In re:	Case No. 15-02816-MH3-13
MICHAEL REDMOND II	
Debtor(s)	

**Chapter 13 Trustee's Final Report and Account**

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/24/2015.
- 2) The plan was confirmed on 09/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/12/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/03/2018.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,182.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$58,981.37
Less amount refunded to debtor	\$1,254.96

**NET RECEIPTS:** **\$57,726.41**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,557.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$2,018.32
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,885.32</b>

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1305 CLAIM	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	249.00	249.14	249.14	2.49	0.00
BANK OF AMERICA	Unsecured	193.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,353.00	NA	NA	0.00	0.00
DEPT STORES NATIONAL BANK MAC	Unsecured	648.00	636.25	636.25	6.36	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,207.00	7,207.32	7,207.32	72.07	0.00
ECMC	Unsecured	24,206.00	15,469.39	15,469.39	154.69	0.00
ECMC	Unsecured	9,220.00	9,150.45	9,150.45	91.50	0.00
ECMC	Unsecured	9,491.00	10,603.94	10,603.94	106.04	0.00
ECMC	Unsecured	37,956.00	37,684.10	37,684.10	376.84	0.00
ECMC	Unsecured	5,321.00	5,760.02	5,760.02	57.60	0.00
ECMC	Unsecured	2,579.00	2,577.56	2,577.56	25.78	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
FED LOAN SERV	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00
NAVENT	Unsecured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	975.00	NA	NA	0.00	0.00
TENNESSEE STUDENT ASST CORP	Unsecured	NA	NA	NA	0.00	0.00
UNIVERSITY OF TENNESSEE	Unsecured	2,760.00	2,760.00	2,760.00	27.60	0.00
US BANK HOME MORTGAGE	Secured	20,000.00	17,987.80	21,930.95	21,930.95	0.00
US BANK HOME MORTGAGE	Secured	99,515.00	113,850.03	0.00	28,035.52	0.00
US DEPARTMENT OF EDUCATION	Unsecured	70,274.00	95,364.94	95,364.94	953.65	0.00
VANDERBILT IMAGING SVCS DBA HI	Unsecured	307.00	NA	NA	0.00	0.00
VANDERBILT IMAGING SVCS DBA HI	Unsecured	82.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,056.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$28,035.52	\$0.00
Mortgage Arrearage	\$21,930.95	\$21,930.95	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,930.95</b>	<b>\$49,966.47</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$187,463.11</b>	<b>\$1,874.62</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,885.32</u>
Disbursements to Creditors	<u>\$51,841.09</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$57,726.41</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2018

By: /s/ Henry E. Hildebrand, III  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.